



By Stephen J. Handel



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Aid and Advocacy:

Why Community College Transfer Students Do Not Apply for Financial Aid and How Counselors Can Help Them Get in the Game¹

"For many urban low-income students, going to college may not seem feasible [because of] a lack of financial resources to pay for higher education and a lack of information about the availability of financial aid. When students have families who view college as financially out-of-reach, access to accurate financial aid information is vital to convince them otherwise."

—Pat Oliverez and William Tierney (2005, p. 5)

According to the American Council on Education (2006), more than 1 million community college students failed to receive financial aid for which they were likely eligible. This is a startling statistic. Community colleges enroll nearly half of all undergraduates in the US, including the greatest number of students from low-income and educationally disadvantaged backgrounds (Phillippe and Sullivan, 2005). This nation will not reach its goals for access to and diversity within higher education unless we develop a better way of connecting financial aid resources to the students who need it most.

Given that financial aid is such a critical determinant of college-going and that academic counselors are among students' most important advocates, discussing financial aid with students is essential. In many instances academic counselors avoid this topic, preferring instead to refer their students to the experts in the financial aid office. It's understandable. With so much on your desks already, the last thing you need is to try and decipher America's financial aid process, which only seems to get more complicated every year. (You got into counseling to work with people, not to work with numbers, right?) But such a practice is a perilous one for students. The financing choices that students make

have inevitable consequences for their academic success. So much, in fact, that the American Council on Education recommends that colleges and universities "forge stronger links between academic and financial advising" (King, 2002, 12).

For 18 months, the College Board worked with a team of community college academic counselors to develop a financial aid briefing that helps busy counselors advise students about transfer to a four-year college or university.² The good news is that through the short tutorial presented here, you can connect your students to the financial aid resources they need. The better news is that you don't need to become an accountant to understand it. This will not make you a financial aid expert—you didn't want to become one anyway—but it will get your students to the resources they need to earn an undergraduate degree.

The Financial Aid Landscape

Finding the money to go to college has never been more critical to student success. Here is a snapshot of what your students face:

¹ This article was adapted and updated from *Community College Sourcebook: Strategies and Advice for Transfer Students from Experienced Community College Counselors* (New York: The College Board, 2006).

² My thanks to the following community college professionals for taking the time to share their insights and experience: Arthur Asuncion, Prince George's Community College (MD), Emily Canto, Middlesex Community College (CT), Aileen Crakes, San Diego Community College District (CA), Audrey Hill, Montgomery College (MD), Ann McDonald, Mt. Wachusett Community College (MA), Dan Nannini, Santa Monica College (CA), Patricia Avila-Porter, Truckee Meadows Community College (NV), Sharon Price, Wayne Community College (NC), Anne Schleicher, Montgomery College (MD), and Brenda Jones Watkins, Triton College (IL). The article also was reviewed by my College Board colleagues, Myra Smith, John Brady and James Montoya. The input of all these talented educators was invaluable, but any errors are mine alone.

- While many more students are attending college, the cost of attendance is going up. In the last 10 years, tuition and fees have increased an average of 5.6 percent per year at private institutions and 7.1 percent per year at public institutions. Community colleges are not immune to price increases. The average annual growth rate is 4.2 percent per year (College Board, 2007).
- Low-income families must contribute a significantly larger proportion of their income to putting their children through college (Carnvale & Rose, 2004). According to Gladieux (2004), for a low-income family, the average cost of attending a public four-year institution represents about 60 percent of the family's income, compared to 16 percent for middle-income families, and 5 percent for high-income families.
- Community college and low-income students also are less likely to apply for financial aid. In 2003–04, more than half of community college students did not file the Free Application for Federal Student Aid (FAFSA), compared with 37 percent of students at public institutions and 27 percent of students at private, four-year institutions (American Council on Education, 2006). Moreover, the number of low- and moderate-income students who did not submit a FAFSA rose from 1.7 million students in 1999–2000 to 1.8 million students in 2003–2004 (American Council on Education, 2006).

Why Community College Students Avoid Financial Aid

How many of the following excuses have you heard from your students?

- The financial aid forms are too complicated.
- I would rather work full-time than apply for financial aid.
- I don't want to go into debt.
- I'm sure I won't qualify since my parents make too much money.

It is ironic that the students with the least resources to attend college—low-income students and those who attend community colleges—are often the least likely to apply for financial aid, especially when the time comes for them to transfer to a four-year college or university. The reasons are numerous and often unique to particular students. But there are three reasons that stand out:

1. Many students do not believe that financial aid is central to college going, especially since community

colleges are the least expensive form of higher education. Students at community college often hold full-time jobs and are able to finance their college education independently. Other students simply use credit cards to pay fees, tuition and books.

In the mid-1990s, the US Department of Education asked students why they had not submitted a FAFSA (American Council on Education, 2006). While specific answers for community college students were not reported, the answers for low-income students, which comprise a disproportionate number of community colleges' enrollments, are intriguing. The lowest-income students said they did not apply for aid because their family could afford to pay for college. This lends support to the notion that the low cost of community colleges—one of its preeminent advantages—is a reason that community college students do not apply for aid. At first blush, this appears reasonable. But it can ensnare students into a “pay-as-you-go” strategy that, if not managed carefully, can land them in a kind of academic holding pattern that works against degree completion.

By not applying for financial aid, some students believe that they can finance their education by

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holding a full-time job and attending school part-time. But too much work is a recipe for academic disaster. Research demonstrating that part-time students are less likely to earn a bachelor's degree compared to full-time students is unassailable (see, for example, Chen, X. and Carroll, C. D., 2007; Berkner, L., He, S. and Cataldi, E. F., 2002; Carroll, C. D., 1989.) Although holding a job while attending school has been shown to help students reach their educational goals, these benefits drop off if students work more than 20 hours per week. Community college advocates persuasively argue that many of their students cannot attend college full-time. While true, it is also clear that many simply are not taking advantage of the financial aid that could allow them to attend school full-time and thereby stand a better chance of reaching their educational goals.

2. Even students who understand the true cost of college are often reluctant to apply and enroll. The reason is a lack of confidence in their ability to complete the baccalaureate degree. Many students attending a community college did not perform well academically in high school. In spite of a good community college record, the notion of going into debt in pursuit of the BA degree troubles students who harbor lingering doubts about their academic skills.
3. Students are intimidated about the financial aid process. (Sound familiar?) They fear what they don't understand. Students have heard about the long forms and required documentation and prefer to opt out of a process they believe is a shell game with little actual chance of payoff.

Yet, in spite of this resistance, low-income and ethnic minority families are hungry for information about financial aid. The Sallie Mae Fund and the Harris Poll conducted a survey revealing that a key predictor of college going was the extent to which families had information about financial aid. The survey noted that about 60 percent of families making less than \$50,000 per year said they needed more information about financial aid compared to 37 percent of families making more than \$75,000 per year. In addition, 66 percent of African-American families and 62 percent of Hispanic families

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indicated that they do not have enough information about financial aid, compared with 44 percent of white parents (Porter, 2003).

A Painless Primer on Financial Aid: The 10 Things You Must Know Cold

The fact that students are concerned about how they will pay for college is hardly news. But not discussing it with students in a substantive way or simply referring them to the financial aid office (at your institution or the four-year college or university to which your student is applying) is more likely to increase their anxieties than relieve them. Students' basic concerns must be addressed directly by the professionals they trust most: you. So, test yourself on the following painless primer. It's mentally nutritious and does not require the use of a calculator. (And I'll bet you know far more than you think.)

1. How do college costs differ at a four-year institution compared to a community college?

Attending a four-year institution is more costly than attending a community college. But the real concern for your students is not only how much their transfer destination will cost, but what will cost more. While the cost categories are the same generally, the relative costs associated with each one will vary:

- **Tuition and Fees**—Given the low cost of community colleges, this expense is likely to increase significantly for your students, perhaps by as much as 150 percent to attend a public four-year institution and nearly 900 percent (not a typo) to attend a private institution.
- **Room and Board**—This also may be a significantly higher cost for your students. Given that most community colleges do not offer student housing, and many students live at home, your students may need to factor this into their financial plans when they transfer to a four-year institution. Some students (or whoever is paying the bill) blanch at the cost of room and board at four-year

institutions. But there is always a cost for this—even if the student lives at home. (Granted, living at home is cheaper, but, as every parent knows, the refrigerator rarely stays full for an entire day.) And if a student is planning to live on campus, the net cost of room and board may be less expensive if the student no longer needs to commute to school.

- **Books and Supplies**—These expenses may be comparable to what students are paying at the community college (textbook prices seem to be high everywhere). Depending on a student's major, however, costs associated with educational supplies may be significantly higher.
- **Transportation**—This expense might actually be lower if your students plan to live on campus. If your students plan to stay in the region, however, commuting costs may be the same.
- **Personal Expenses**—This cost is highly variable, depending on the needs of particular students and the cost of living in the region where the four-year institution is located. This is one of the few costs within students' control (though self-discipline among college students has never been widely observed).
- **Occupational or Professional Expenses**—Depending on the student's major, some type of professional experience may be required. Clinical practicum, student teaching, cooperative education, or even study abroad programs may require additional costs associated with travel, uniforms, supplies, or equipment. While study abroad programs are optional, out-of-class professional internship requirements may not be. Expenses related to these experiences need to be factored into the college cost equation.

2. What is financial need?

Financial need is the difference or gap between the cost of attending a particular institution ("cost of attendance") and what a family is expected to contribute to college costs ("expected family contribution"). Rich families have no gap—they are expected to pay for everything. Low-income families have a wide gap—they are expected to pay very little from their own pocket (with the assumption that the college or university will find the funds to pay the cost of attendance). Financial need can be summarized in this way:

$$\text{Financial Need} = \text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)}$$

3. Who determines what each family is expected to pay for college?

To receive financial aid, college and universities assume that families will contribute some portion to college costs. As described above, this is known as the expected family contribution, or EFC.

There are two methodologies used to calculate the EFC—neither of which you need to know too much about except the following: One is called the "federal methodology," and the other is called the "institutional methodology." For financial aid allocated by the federal government (e.g., Pell Grants), the federal method is used, which takes into account family income, assets, expenses, family size, and other factors that impact a family's ability to pay for college.

The institutional method is used by many colleges and universities to determine eligibility for financial aid that is not controlled by the federal government and to assess how their institutional funds will be allocated. This methodology is said to better reflect families' real ability to pay for college.

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counselor, "No FAFSA, no money."

4. What is the FAFSA?

The Free Application for Federal Student Aid—FAFSA—is the starting point for all students who want financial aid. If you do nothing else for your students regarding financial aid, you must insist, cajole, beg, or browbeat your students to complete this form. Yes, the FAFSA is long and intimidating, but in the pithy words of one financial aid counselor, "No FAFSA, no money."

The FAFSA can be completed on the Web at www.fafsa.ed.gov/.

5. How do you know if your student is considered "financially independent?"

This is an important issue for community college students, since many are older and may, in fact, no longer live with their parents. Whether a student is dependent or independent will have a significant impact on the type of financial aid that is awarded. To be considered independent, a student must:

- Be at least 24 years old by December 31 of the award year covered by FAFSA; or

- Be a graduate or professional student; or
- Be married; or
- Have legal dependents other than a spouse; or
- Be an orphan or ward of the court; or
- Be a veteran of the US armed forces; or
- Be otherwise identified as independent by the financial aid administrator, with documentation of special circumstances.

You will want to memorize this list or write it on the back of your hand.

6. What are three main types of financial aid?

Think of the three categories this way:

Free Money—These are grants and scholarships. Regardless of whether these awards are based on need or merit, the student will not be asked to pay the money back. For information about the federal government's grant programs, go to: <http://fsa4counselors.ed.gov/clcf/FederalFinancialAidPrograms.html>. There are dozens of Web sites about college scholarships.

To get you started, check out the following:

- Scholarshiphelp.org: <http://www.scholarshiphelp.org/>
- Phi Theta Kappa : <http://scholarships.ptk.org/>
- The College Board: http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

Given that many scholarship search engines advertise scholarships mainly for high school seniors entering college, putting together your own page of transfer scholarship information will be helpful to students on your campus. Here are some good examples from around the country:

- Truckee Meadows Community College: <http://www.tmc.edu/financialaid/scholarships/>
- Montgomery College: www.montgomerycollege.edu/Departments/studev/schol.htm
- Santa Monica College: <http://www.smc.edu/financialaid/>

Earned Money—The Federal Work-Study Program provides funds to colleges and universities so students can earn money for college expenses. Usually student jobs are located on campus. Often these jobs will be related to a student's major, career aspirations or desire to participate in community service. This program is often ideal for community college students, many of whom prefer to work their way through college. More information about this need-based program can be found at: <http://fsa4counselors.ed.gov/clcf/FederalFinancialAidPrograms.html>.

Loaned Money—These are loans that students are expected to pay back. But when they need to do this and how much they need to pay is different from one loan program to another. Fortunately, you only need to know two things: 1) Federally subsidized loans are need based and offer below-market interest rates. Moreover, students are not expected to pay back the money until after they have graduated; and 2) Other loan programs offer nonsubsidized rates for both students and parents of college-going children. Private loans are offered at prevailing interest rates and have different payback time frames. If you are suddenly inspired to know more, I highly recommend a well-written (and short!) description of the federal government's loan programs at: <http://fsa4counselors.ed.gov/clcf/FederalFinancialAidPrograms.html>.

7. Is there a common timeline for submitting financial aid information?

When to submit financial aid forms will vary, depending on the institutions to which your student is interested in attending and the term in which he or she is planning to enroll. Let's assume a regular fall admission cycle. Here are the basics:

- **November:** FAFSA information becomes available at www.fafsa.ed.gov, but the student cannot submit an application before January 1. In the meantime, advise your students to apply for a personal identification number or PIN so that they will be able to submit a FAFSA online, download the FAFSA worksheets, and get started organizing information.
- **December:** Remind your students that preparing their tax returns (or their parents') will be helpful in submitting the FAFSA.
- **January:** Submit the FAFSA. Additional college and university financial aid forms may also need to be submitted at this time.
- **Other Deadlines:** States that have scholarship monies for residents have specific application deadlines for applications. In general, deadlines run from January 1 to March 1, although some may continue to accept applications as long as money is available. The US Department of Education maintains a Web site providing a link to financial aid information in each state: http://wdcrobclp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SHE.

8. What is the bottom line in comparing financial aid award letters?

If your student receives award letters from several institutions, he or she should review each one carefully to determine what is being awarded. What's the bottom line in comparing aid

packages? Well, it's the actual bottom line—The amount of money the student will be expected to pay for college (sometimes called "unmet need"). Given differences in the cost of attendance from one institution to another, both the amount and type of aid may vary significantly. If you are not comfortable reviewing award letters with your students, refer them to the financial aid office at the transfer destination they are planning to attend or consult one of your colleagues in the financial aid office at your institution.

9. Can students appeal a financial aid award?

Sure, especially if a family's financial circumstances have changed since submitting their information originally. Although most institutions will not advertise a formal appeal process, financial aid administrators are interested in awarding aid to qualified individuals. If an error has been made, or if new information has come to light, encourage your student to call the financial aid office.

10. Should the student try to get a "better deal" at the four-year institution?

If the aid package is not sufficient for your student to attend a particular institution, let the financial aid office know this. Such a discussion should be approached tactfully, but not reluctantly. If a school is genuinely interested in a student's enrollment, it may find a way to increase certain types of aid like college Work-Study or institutional scholarships. It is also possible, of course, that the financial aid office will be unable to revise the aid package that was originally awarded to your student. Still, it is worth making contact.

Hit Me With Your Best Shot

It is one thing to have the information you need, but now you must put it in practice to combat student apathy and misperceptions about financial aid. You don't need to be an expert in financial aid to advocate for your students. But you do need to blunt their most obvious excuses:

Excuse #1: I don't need financial aid since I plan to work my way through college.

Brilliant Response: Working your way through college is an honorable and appropriate way to support your pursuit of a college degree. Indeed, a good deal of research supports the idea that working on campus is an important way for students to stay engaged in the campus community. But too much work can be a distraction and can undermine academic progress. Students who are able to attend college full-time are much more likely to complete their degree. And the student who

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applies for financial aid is more likely to be awarded aid that will allow him or her to attend on a full-time basis (reducing the number of hours that need to be worked each week). Moreover, depending on your financial circumstances, part of the financial aid award may include a component for Work-Study so that you will have an opportunity to work your way through college.

Excuse #2: My parents make too much money.

Brilliant Response: While a family's expected contribution toward their son or daughter's college education plays a key role in the type and amount of financial aid that is awarded, other factors also play a part, such as the number of dependents in the family and the cost of attending a particular four-year institution. Thus, there is no single cutoff point on parental income. The only way to really know whether your family makes too much money is to apply for aid.

Excuse #3: My parents don't want to submit their income information to the government.

Brilliant Response: The FAFSA asks little beyond what is already required on federal and state tax return forms.

Excuse #4: Getting a four-year degree is too expensive.

Brilliant Response: College is expensive, but the cost of not earning a college degree is even higher. In addition to the fact that a college graduate earns far more than an individual with only a high school diploma (some estimate that the difference is about one million dollars over a lifetime), earning the baccalaureate provides intellectual, cultural and interpersonal opportunities that are incalculable.

Excuse #5: Even if I had the money, I'm not sure I have the skills to complete a college degree.

Brilliant Response: Many community college students devalue their academic abilities. They may have had an

unsuccessful or inadequate high school experience and are rightly concerned about their ability to take on college work. But the academic performance of community college students after they transfer to a four-year institution is excellent. While the research indicates that transfer students take longer to complete their degrees (not a big surprise given the transition they must make in the middle of their undergraduate career), the act of transfer itself is a significant and positive predictor of bachelor's degree attainment.

Excuse #6: I don't want to go into debt.

Brilliant Response: Education is an investment, not a car loan. While managing debt levels is a skill that all of us must practice, there are few things in life more important than investing in an education. Moreover, the financial cards are often stacked in your favor. For example, some college loan programs, such as those offered by the federal government, are subsidized. That means that the interest rate is below market, and you do not pay any interest on the loan until you graduate from college. When was the last time your credit card company gave you a four-year grace period before you had to start paying off your balance? Moreover, you do not need to take out the entire loan amount. If you are offered a \$2,000 loan, but only need \$500 to pay for books, you are not obligated to use the balance.

Excuse #7: The forms are too complicated.

Brilliant Response: Filling out financial aid forms is a nuisance, but not difficult. (If you can download music to your iPod, you can apply for financial aid.) And help is always available from the financial aid office—you need only ask for it.

Excuse #8: I am going to wait to see where I get admitted before I apply for financial aid.

Brilliant Response: There is no harm in applying for aid even if you are unsure of your future plans. Rather than wait, apply for financial aid and designate all of the colleges to which you are planning to apply (including your home community college if you haven't completed your degree there yet). Then, wherever you decide to go, your financial aid award will already be in place. Applying on time is critical because there is only one thing certain about financial aid: If you wait to apply, you are almost certainly not going to get the money you need to attend college.

Excuse #9: My grades are not as good as they should be , so I will not qualify for aid.

Brilliant Response: Most financial aid is awarded on the basis of need, not merit. Though you might not qualify for specific scholarships that are awarded on the basis of your GPA, there is still plenty of aid available that does not consider your grades in providing aid.

Excuse #10: I am going to hire one of those special scholarship services that track down financial aid for students.

Brilliant Response: Most of these operators prey on people who don't know very much about financial aid. They often request money up-front from students (or worse, a credit card number) and then promise to locate scholarships and other forms of financial aid exclusively for that student. The up-front money is not trivial; sometimes the fee is as high as \$2,000. Many also offer a "money-back guarantee" if they don't find at least \$2,000 in aid. But this is a bogus claim—all they have to do is say you are eligible for \$2,000 in loans. Before paying someone else to search for scholarships, check out the Federal Trade Commission's "Scholarship Scams" Web site at: <http://www.ftc.gov/scholarshipscams>.

Excuse #11: I won't qualify because I am financially independent of my parents

Brilliant Response: The government's regulations regarding financial independence are quite strict, so even though your parents are not contributing to your education, you might still be considered financially dependent. But even if you are financially independent, you should still apply for financial aid. Make an appointment with a financial aid officer to discuss your specific situation.

Excuse #12: I was denied financial aid while I was attending a community college, so I won't be eligible at the transfer destination.

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While it is easy to become overwhelmed as you try to get a handle on financial aid, imagine what all this must look like to your students? Advocating on their behalf sometimes involves advocating for yourself.

Brilliant Response: Your financial circumstances may have changed since submitting an application here. Every year is a new financial aid year. Don't assume that your application will yield the same results as it did previously. The costs associated with attending the transfer institution will undoubtedly be higher, you may have earned less income over the past year, or your family situation may have changed (e.g., another sibling may be starting college). Let the FAFSA and financial aid office make the determination on eligibility, not you.

A Little Knowledge Doesn't Have to be Dangerous

Feel like a financial aid expert? Me neither. But at least you are able to direct your students to the financial aid resources available to them and, in doing so, serve them even more effectively than you already do. Moreover, there are numerous publications and Web sites that will allow you to study this topic in more depth. I especially recommend *Counselors and Mentors Handbook on Federal Student Aid*. (Free copies can be obtained by calling 1-800-394-7084 or by downloading a PDF copy at <http://www.fsa4counselors.ed.gov/clcf/attachments/0708CMH.pdf>). There is also a Web site maintained by the US Department of Education especially designed for counselors interested in knowing more about federal financial aid. If you are feeling especially ambitious, this Web site includes PowerPoint presentations and other resources you can use to develop a financial aid workshop on your campus. Go to: <http://ifap.ed.gov/FSACounselors/clcf/main.html>.

Let me leave you with this: While it is easy to become overwhelmed as you try to get a handle on financial aid, imagine what all this must look like to your students? Advocating on their behalf sometimes involves advocating for yourself. As you become more confident in discussing financial aid with your students, you also will be enhancing your skills as a counselor. As you get better, your students will be better served. Not a bad payoff for such a modest investment.

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